

How to Apply for HARP

Just as with any home mortgage, to get HARP refinancing you'll go through an application, approval and closing process. To start, check to see that you meet the basic eligibility requirements. If you believe you qualify:



Gather your basic financial and current mortgage loan information.

You'll need:

- Your mortgage statements, including information on a second mortgage (if applicable); and
- Your income details (paystub or income tax return).

Contact your current mortgage lender.

Ask if they are an approved HARP lender. Since you are a current customer, your lender already has your loan file. However, they will need information to verify your current income.



Or, contact an approved HARP lender.

Find a lender at one of these links. Visit, call or go online and tell them you are interested in HARP refinancing, and you want to see if you qualify.

Fannie Mae: <http://knowyouroptions.com/find-resources/mortgage-assistance/helpful-contacts/contact-a-harp-lender>

Freddie Mac: http://www.freddie.mac.com/mortgage_help/same_servicer_lender_list.html

Go through the application, approval and closing process.

If your lender determines that you do qualify for HARP, they will guide you step-by-step through the application, approval and closing process.



Your best route to a better mortgage®



HARP.gov